

Fill in this information to identify the case:

Debtor 1 Ronald Ginet  
Debtor 2 Bobbi Ginet  
(Spouse, if filing)  
United States Bankruptcy Court for the: Northern District of Mississippi  
(State)  
Case number 17-12339-JDW

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association

Court claim no. (if known): 5-1

Last four digits of any number you use to identify the debtor's account: 2720

Date of payment change:  
Must be at least 21 days after date of 05/01/2018  
this notice

New total payment:  
Principal, interest, and escrow, if any \$568.63

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$188.38

New escrow payment: \$187.10

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current principal and interest payment \$ New principal and interest payment: \$

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ New mortgage payment: \$

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.  
Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Carlos Hernandez-Vivoni Date 03/08/2018  
Signature

Print: Carlos Hernandez-Vivoni Title Authorized Agent for U.S. Bank National Association  
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425  
Number Street

Dallas, Texas 75254  
City State Zip Code

Contact phone (972) 643-6600 Email POCIInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before March 8, 2018 via electronic notice unless otherwise stated:

**Debtor Via U.S. Mail**

Ronald Ginet  
6511 Ashland Drive  
Olive Branch, MS 38654

**Co-Debtor Via U.S. Mail**

Bobbi Ginet  
6511 Ashland Drive  
Olive Branch, MS 38654

**Debtors' Attorney**

Karen B. Schneller  
P.O. Box 417  
Holly Springs, MS 38635

**Chapter 13 Trustee**

Locke D. Barkley  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

Respectfully Submitted,

/s/ Carlos Hernandez-Vivoni